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Re: Purchasing Service Credit: Out-of-State Public School Teaching Service

Dear Member:

We have received your inquiry about purchasing credit for your prior out-of-state public school teaching service. This letter describes this type of service credit and the steps that you—and we—must take in order to complete the service purchase process. If you have any questions along the way, please don't hesitate to contact the Member Services Unit in either our Boston or Western Regional Office.

ABOUT OUT-OF-STATE TEACHING SERVICE CREDIT

- **Out-of-state public school teaching service:** If you taught in the public schools or state colleges of another state or Puerto Rico, you may be eligible to purchase credit for this service.
- **Service restrictions:** The first six months rendered on a substitute, temporary or part-time basis does not qualify for purchase. Additionally, you cannot purchase service based on which you may be eligible for a pension in another state. You must purchase your most recent eligible period first.
- **Your eligibility:** At the time of your purchase, you must be either an active member of the MTRS or an inactive member who is on an authorized leave of absence.
- **Maximum time you may purchase:** Ten years. Additionally:
 - a) You must have at least a matching amount of years of service in a Massachusetts public school at the time of your retirement.
 - b) The combination of the purchase of out-of-state *public* school teaching service and the purchase of out-of-state *non-public* school teaching service cannot exceed ten years.
 - c) Each year of overseas dependent school service purchased, up to five years, counts toward the ten-year maximum of out-of-state service that you may purchase.
 - d) No more than five of the ten years may be for service rendered in Puerto Rico.
- **Cost:** The cost of purchasing past service is based on what you would have paid in retirement contributions to the Massachusetts Teachers' Retirement System during that period (plus interest to date) as if you had been a member of our system.
- **If you are retiring within 6 months:** If you are approaching your retirement date, please notify us so that we may process your request immediately.

STEPS FOR PURCHASING SERVICE CREDIT

- 1) **You must document your service:** For each school district in which you rendered the service you wish to purchase, you must complete our *Out-of-State Service Purchase Form* (see enclosed). You should complete Section A and then forward the form to the school district that you listed in Item 2B. The form instructs the school district to complete the rest of the form and then *return it directly to you*.
Note: Occasionally, an out-of-state district is unable to document the employment histories of its former employees. If your former employer is unable to document your past service, you should forward your *Out-of-State Service Purchase Form* to the retirement system in the state where your service was rendered. The state retirement system, in most cases, will be able to provide you with the information we require.
- 2) **You must report your documented service to us:** After the school district returns your form to you, please make a copy of it for your records and then submit the original form to our office. If you are purchasing service from more than one school district, please be sure to submit all of your completed forms to us in one group—this greatly facilitates our processing of your purchase.
- 3) **We must review your form and calculate the cost of your service:** After we receive your form, we will review the information and calculate how much it will cost you to purchase your eligible service. We will then issue you an invoice.
- 4) **You must pay for your service purchase:** After you receive your invoice, you may pay the amount indicated or you may decide not to purchase your service at this time and simply file the form for future reference. If you delay your purchase, however, the cost of your service will increase due to added interest charges. Note also that in order to receive credit for your service, you must pay for your service *before* your effective date of retirement.

Sincerely,

MTRB Member Services Unit

Enclosure: *Out-of-State Service Purchase Form*